
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 40

Week Ending October 1, 2005

Enforcement

First State Bank of Warner, Warner, South Dakota -- written agreement dated December 11, 2001, terminated September 20, 2005.

- Announced, September 26, 2005

Midwest Banc Holdings, Inc., Melrose Park, Illinois, and Midwest Bank and Trust Company, Elmwood Park -- written agreement dated March 15, 2004, terminated September 16, 2005.

- Announced, September 26, 2005

SunTrust Bank, Atlanta, Georgia -- issuance of an order of prohibition against Jessica Faris, a former employee and institution-affiliated party.

- Announced, September 28, 2005

Forms

Forms -- final Board review to extend with revision the Application for Membership in the Federal Reserve System (FR 2083-2083C), Applications Related to Federal Reserve Bank Stock (FR 2056 and FR 2086A), and Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248), to extend without revision the Applications Related to Federal Reserve Bank Stock (FR 2030, FR 2030A, FR 2086, and FR 2087), and to conduct with revision the Quinquennial Finance Company Questionnaire and Survey (FR 3033).

- Approved, September 29, 2005

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

New York

Bank of Millbrook, Millbrook New York -- to establish a branch at 5094 Route 22, Amenia.

- Approved, September 28, 2005

Atlanta

Central State Bank, Calera, Alabama -- to establish a branch at 3145 Highway 31, Pelham.

- Approved, September 30, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 18965 LBJ Freeway, Mesquite, Texas, and 3700 State Highway 121, Plano.

- Approved, September 26, 2005

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- to establish a branch at 435 Hartford Turnpike, Vernon.

- Approved, September 30, 2005

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- to establish a branch at 148 Broad Street, Windsor.

- Approved, September 30, 2005

Secretary

FNB Southeast, Reidsville, North Carolina -- to establish a branch at 1001 Military Cutoff Road, Wilmington.

- Approved, September 22, 2005 (AC)

Richmond

The Marathon Bank, Winchester, Virginia -- to establish a branch at 2051 Northwestern Pike.

- Approved, September 28, 2005

Bank Branches, Domestic

Kansas City

Rocky Mountain Bank, Rock Springs, Wyoming -- to establish a branch at 14 North Sublette Avenue, Pinedale.

- Approved, September 28, 2005

Dallas

TexasBank, Fort Worth, Texas -- to establish a branch at 13388 North Freeway.

- Approved, September 27, 2005

Bank Holding Companies

Richmond

Capital Bank Corporation, Raleigh, North Carolina -- to merge with 1st State Bancorp, Inc., Burlington, and thereby acquire 1st State Bank.

- Approved, September 26, 2005

Chicago

Commercial Bancshares, Inc., Whitewater, Wisconsin -- to become a bank holding company and to acquire Commercial Bank.

- Approved, September 26, 2005

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire Bridgeport Financial Corporation, Bridgeport, and thereby acquire Bridgeport Bancshares, Inc., Dover, Delaware, and The First National Bank of Bridgeport, Bridgeport.

- Approved, September 28, 2005

Atlanta

First Southern Bancorp, Statesboro, Georgia -- relief from a commitment.

- Granted, September 27, 2005

New York

Interchange Financial Services Corporation, Saddle Brook, New Jersey -- to acquire Franklin Bank, Nutley, and to merge Franklin Bank with its subsidiary, Interchange Bank, Saddle Brook, and thereby establish a branch.

- Approved, September 27, 2005

Bank Holding Companies

St. Louis

Jefferson Bancshares, Inc., Pine Bluff, Arkansas -- to acquire First Security Bank of Clarksville, Clarksville.

- Approved, September 30, 2005

St. Louis

Liberty Bancshares, Inc., Jonesboro, Arkansas -- to acquire an additional 21.35 percent of the shares of Russellville Bancshares, Inc., and thereby acquire First Arkansas Valley Bank, Russellville.

- Approved, September 30, 2005

Boston

Monson Financial Services Mutual Holding Company, Monson, Massachusetts, and Monson Financial Services Corp. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Monson Savings Bank.

- Approved, September 27, 2005

Boston

Mutual Bancorp of the Berkshires, Inc., Pittsfield, Massachusetts -- relief from a commitment.

- Granted, September 26, 2005

San Francisco

Northrim Bancorp, Inc., Anchorage, Alaska -- to acquire 24.9 percent of Pacific Wealth Advisors, LLC, Seattle, Washington, and invest in investment advisory trust activities and non-depository trust company activities.

- Approved, September 30, 2005

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire HW Holdings, Inc., Richmond, Virginia, and its subsidiaries, Harris Williams & Co. and Harris Williams Advisors, Inc., and thereby engage in advising clients on merger and acquisition matters.

- Approved, September 27, 2005

Bank Mergers

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- to merge with Foothills Bank, Wheat Ridge.

- Approved, September 26, 2005

Bank Premises

Secretary

Orrstown Bank, Shippensburg, Pennsylvania -- to increase its investment in bank premises and to establish a branch at 308 Carolle Street, Greencastle Borough.

- Approved, September 30, 2005

Banks, State Member

New York

Interchange Bank, Saddle Brook, New Jersey -- to acquire control of a financial subsidiary.

- Approved, September 27, 2005

Change In Bank Control

Richmond

F&M Financial Corporation, Granite Quarry, North Carolina -- to retain control of F&M Financial Corporation.

- Permitted, September 26, 2005

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to retain control of First Fidelity Bancorp, Inc.

- Permitted, September 29, 2005

Competitive Factors Reports

Kansas City

American State Bank & Trust Company, National Association, Great Bend, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Garden City branch of Home National Bank, Blackwell, Oklahoma.

- Submitted, September 27, 2005

Competitive Factors Reports

Richmond

Capital Bank, Raleigh, North Carolina -- report on competitive factors of the proposed merger with 1st State Bank, Burlington.
- Submitted, September 28, 2005

Cleveland

The Clearfield Bank and Trust Company, Clearfield, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of six branches, located in Huntingdon, Bedford, and Blair Counties, of First Commonwealth Bank, Indiana, Pennsylvania.
- Submitted, September 28, 2005

Secretary

The Commerce Bank of Oregon, Portland, Oregon, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First Consumers National Bank, Lake Oswego.
- Submitted, September 30, 2005

Kansas City

Hillcrest Bank, Overland Park, Kansas -- report on competitive factors of the proposed merger with First State Bank, Mount Calm, Texas.
- Submitted, September 27, 2005

Kansas City

Holbrook Exchange Bank, Holbrook, Nebraska, a de novo bank -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Holbrook branch of Security First Bank, Sidney.
- Submitted, September 29, 2005

Dallas

Lake Area National Bank, Trinity, Texas -- report on competitive factors of the proposed merger with FC Interim National Bank, Houston.
- Submitted, September 28, 2005

Competitive Factors Reports

Boston

Monson Savings Bank, Monson, Massachusetts -- report on competitive factors of the proposed reorganization into a mutual bank holding company.

- Submitted, September 27, 2005

Extensions Of Time

Secretary

ABC Bancorp, Moultrie, Georgia -- commenter's request to extend the comment period on the application to acquire First National Banc, Inc., St. Marys.

- Granted, September 28, 2005

Secretary

Citigroup Inc., New York, New York -- extension of time for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, Citicorp Finance (Thailand) Limited, Bangkok, Thailand, and Bangkok e-Services Limited, to divest their interests in certain properties acquired in settlement of debts previously contracted.

- Granted, September 22, 2005 (AC)

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- extension to December 30, 2005, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc.

- Granted, September 30, 2005

Atlanta

Mountain Valley Bancshares, Inc., Cleveland, Georgia -- extension to January 7, 2006, to become a bank holding company and to acquire Mountain Valley Community Bank.

- Granted, September 27, 2005

Secretary

NBT Bancorp Inc., Norwich, New York -- commenter's request for an additional extension of the comment period on the application to acquire CNB Bancorp, Inc., Gloversville.

- Denied, September 30, 2005

Extensions Of Time

Atlanta

PrimeTrust Financial Corporation, Nashville, Tennessee -- extension to January 12, 2006, to become a bank holding company and to acquire PrimeTrust Bank.
- Granted, September 29, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 18, 2006, to establish a branch at 2310 Highway 6 South, Sugar Land, Texas.
- Granted, September 29, 2005

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 1, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUTLER BANCORP, MHC	* 3A1	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	10/14/2005

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A. (Citibank) and its Edge corporation subsidiary, Citibank Overseas Investment Corporation (COIC) 30 days' Prior Notice under Section 211.9(f) of Reg. K for COIC to increase its investment in Nigeria International Bank Ltd., Lagos, Nigeria, in excess of the individual limit set forth in Section 911.9(c)(1) of Regulation K. [A portion of filing is CONFIDENTIAL]	Newspaper: Federal Register:	Not applicable Not applicable
DEUTCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Federal Register:	Not available Not applicable
First Americano Financial Corporation	* 3A1	First Americano Financial Corporation, Elizabeth, New Jersey, to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and Section 225.15 of Regulation Y, by acquiring First BankAmericano, Elizabeth, New Jersey.	Newspaper: Federal Register:	10/22/2005 10/28/2005
MAGYAR BANCORP, MHC	* 3A1	Application by Magyar Bancorp, MHC and Magyar Bancorp, Inc., both of New Brunswick, New Jersey, for prior approval of the Board to control directly and indirectly, respectively, 100% of the voting shares of Magyar Bank, New Brunswick, New Jersey.	Newspaper: Federal Register:	Not available 10/31/2005
NEW YORK COMMUNITY BANCORP, INC.	* 3A5	New York Community Bancorp, Inc., Westbury, New York, requests approval to acquire Long Island Financial Corp., and Long Island Commercial Bank, both of Islandia, New York, pursuant to Section 3(a)(5) of Regulation Y.	Newspaper: Federal Register:	10/17/2005 10/17/2005
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and it wholly-owned subsidiary, Hudson United Bank, both of Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 10/20/2005

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 1, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
PENN BANCSHARES, INC.	* 3A3	Penn Bancshares, Inc., Pennsville, NJ, to purchase 24.89% of the voting shares of Harvest Community Bank, Pennsville, NJ.	Newspaper:	10/20/2005
			Federal Register:	10/24/2005

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 1, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	4c8	Bank of America Corporation, Charlotte, North Carolina, to acquire certain assets and assume certain liabilities of Works, Inc., Austin, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANK	* Branch	First Bank, Strasburg, Virginia, to establish a branch at 695 Fairfax Pike, Stephens City, Virginia.	Newspaper: Federal Register:	10/14/2005 Not applicable
GRANDSOUTH BANCORPORATION	CIC	Notice by Mason Young Garrett and Mary Beth Garrett both of Belton, South Carolina, to increase control of GrandSouth Bancorporation, Greenville, South Carolina.	Newspaper: Federal Register:	Not available 10/20/2005
HOMETOWN BANK	Member	HomeTown Bank, Roanoke, Virginia (in organization), to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BONIFAY HOLDING COMPANY, INC.	CIC	Bonifay Holding Company, Bonifay, Florida, prior change in control notice by Brian K. James individually and as trustee of the James Educational Trust, Destin, Florida, to acquire 8.12 percent of the outstanding stock of Bonifay Holding Company, and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Pro forma total ownership will be 14.06 percent.	Newspaper: Federal Register:	Not available 10/20/2005
CENTRAL STATE BANK	* Branch	Central State Bank, Calera, Alabama, to establish a branch located at 3145 Highway 31, Pelham, Alabama.	Newspaper: Federal Register:	09/08/2005 Not applicable
COMMERCIAL BANK	* Branch	Commercial Bank, Harrogate, Tennessee, to establish a branch located at 2320 South U.S. Highway 421, Harlan, Kentucky.	Newspaper: Federal Register:	10/06/2005 Not applicable
FLAG FINANCIAL CORPORATION	* 3A5	Flag Financial Corporation, Atlanta, Georgia, to merge with First Capital Bancorp, Inc., and thereby acquire its subsidiary, First Capital Bank, both of Norcross, Georgia.	Newspaper: Federal Register:	Not available 10/28/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Robert Thomas, Monteagle, Tennessee; Robert Thomas, Jr., Signal Mountain, Tennessee; David Thomas, Chattanooga, Tennessee; and Frank Thomas, Monteagle, Tennessee, to acquire 3.60 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Jasper, Tennessee. Pro forma total ownership will be 27.35 percent.	Newspaper: Federal Register:	09/23/2005 09/29/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.	Newspaper: Federal Register:	09/23/2005 09/29/2005
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 4725 S. Flamingo Road, Cooper City, Florida.	Newspaper: Federal Register:	09/27/2005 Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2737029	FIRST CMRL BK OF FL, ORLANDO, FLORIDA	03/07/2005	06/22/2005	S	Small Bank
2808358	FIRST FL BK, NAPLES, FLORIDA	06/06/2005	09/25/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Belleville (in organization), Belleville, Illinois.	Newspaper:	Not available
			Federal Register:	10/13/2005
CCB ACQUISTION CORP	* 3A1	CCB Acquisition Corp., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Central Bancorp, Inc., Macomb, Illinois, and thereby indirectly acquire Citizens National Bank, Macomb, Illinois.	Newspaper:	Not available
			Federal Register:	09/19/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3001 N. Tamiami Trail, Naples, Florida.	Newspaper:	09/30/2005
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 5601 Silver Creek Valley Road, San Jose, California.	Newspaper:	Not available
			Federal Register:	Not applicable
INTEGRITY FIRST BANCORPORATION, INC.	* 3A1	Integrity First Bancorporation, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Integrity First Bank (in organization), Wausau, Wisconsin.	Newspaper:	10/08/2005
			Federal Register:	10/24/2005
OGDEN BANCSHARES, INC.	4c8	Odgen BancShares, Inc., Ames, Iowa, proposes to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	10/14/2005
PLYMOUTH BANCORP INC.	* 3A1	Plymouth Bancorp Inc., Kirkwood, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2005

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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715144	GRUNDY BK, MORRIS, ILLINOIS	06/13/2005	09/22/2005	S	Small Bank
130943	IRWIN UNION B&TC, COLUMBUS, INDIANA	01/12/2004	09/19/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire up to 13.91 percent of First Southern Bank, Batesville, Arkansas (de novo).	Newspaper: Federal Register:	Not available Not available
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, to acquire an additional 8.52 percent, for total direct and indirect ownership of 24.99 percent, of Community West Bancshares, Goleta, California, and thereby indirectly acquire Community West Bank, National Association, Goleta, California.	Newspaper: Federal Register:	10/31/2005 10/31/2005
FIRST HORIZON NATIONAL CORPORATION	* 3A3	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of Town and Country Bank of the Ozarks, Republic, Missouri.	Newspaper: Federal Register:	10/31/2005 Not available
Fortune Financial Corporation	* 3A1	Fortune Financial Corporation, Arnold, Missouri, to become a bank holding company by acquiring 100 percent of FortuneBank, Arnold, Missouri (in organization).	Newspaper: Federal Register:	09/28/2005 10/31/2005

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	06/06/2005	09/14/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABDO INVESTMENTS, INC.	* 3A1	Abdo Investments, Inc., Edina, Minnesota, to become a bank holding company by acquiring up to 24.2 percent of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper:	10/17/2005
			Federal Register:	10/11/2005
BRIDGEWATER BANCSHARES, INC.	* 3A1	Bridgewater Bancshares, Inc., Bloomington, Minnesota to become a bank holding company by acquiring 100% of Bridgewater Bank, Bloomington, Minnesota, a de novo bank.	Newspaper:	10/06/2005
			Federal Register:	10/06/2005
DAVIS BANCSHARES, INC	* 3A5	Davis Bancshares, Inc., McClusky, North Dakota, to merge with Underwood Holding Company, Underwood, North Dakota, and thereby indirectly acquire First Security Bank, Underwood, North Dakota.	Newspaper:	Not available
			Federal Register:	10/17/2005
FIDELITY HOLDING COMPANY	* 3A1	Fidelity Holding Company, Minnetonka, Minnesota, to become a bank holding company by acquiring 100% of the voting shares of Fidelity Bank, Edina, Minnesota.	Newspaper:	Not available
			Federal Register:	10/28/2005

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 1, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
B.O.E. BANCSHARES, INC.	CIC	Notification by Marvin J. Carter and Donald C. Stamps, both of Lawton, Oklahoma, as trustees of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., parent of Liberty National Bank, both in Lawton, Oklahoma.	Newspaper:	08/31/2005
			Federal Register:	10/18/2005
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, to establish a branch at 409 E. Main Street, Buena Vista, both in Colorado.	Newspaper:	10/24/2005
			Federal Register:	Not applicable
FINANCIAL ENTERPRISES, INC.	CIC	Notification by Aaron G. Buerge, Springfield, Missouri, and Justin B. Buerge, Joplin, Missouri, individually and as co-trustees of the Buerge Family Trust, to retain control of Financial Enterprises, Inc., parent of First National Bank of Clinton, both in Clinton, Missouri.	Newspaper:	10/03/2005
			Federal Register:	10/18/2005
RELIANZBANCSHARES INC.	* 3A1	RelianzBancshares Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of RelianzBank, Wichita, Kansas (in organization).	Newspaper:	Not available
			Federal Register:	09/28/2005

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 1, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
QUADCO BANCSHARES, INC.	* 3A3	Patriot Bancshares, Inc., Ladonia, Texas (currently named Quadco Bancshares, Inc., Ladonia, Texas), to acquire 100 percent of Patriot Bank, Houston, Texas.	Newspaper:	10/23/2005
			Federal Register:	10/24/2005

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
913267	LEGACY BK OF TX, PLANO, TEXAS	06/27/2005	09/26/2005	S	Large Bank
468954	TRADITION BK, HOUSTON, TEXAS	04/04/2005	09/13/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 1, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper: Federal Register:	Not available 10/10/2005
FAR WEST BANCORPORATION	CIC	Notice by Enoch Andrus Ludlow to retain his ownership in Far West Bancorporation, Provo, Utah, and thereby indirectly increase his ownership in Far West Bank, Provo, Utah.	Newspaper: Federal Register:	Not available 10/11/2005

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act